



# OPENING DOORS. OPENING POSSIBILTIES.

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The Michigan
State Housing
Development
Authority (MSHDA)
is building on 50
years of advocacy
and actions that
support affordable
housing with a new
strategic plan to take
our mission and the
customer experience
to the next level.



#### **MISSION DRIVEN:**

Developing new housing strategies to benefit Michigan residents

## HOMELESSNESS PLEDGE:

Providing a roof over the head of every homeless military veteran

## CUSTOMER EXPERIENCE UPGRADE:

Advancing technology to improve customer service





Investing in long-term stability to increase housing opportunities as well as building a future that preserves historic places





## DID YOU KNOW...



MSHDA exceeded it's 2015 production goal for investing in new or rehabilitated housing by \$180.1 M

By the end of the fiscal year, MSHDA had financed \$238.7M in new or renovated housing.





MSHDA oversees the Low Income Housing Tax Credit program for the state, which helped to administer  $$22.9\,\mathrm{M}$$  in tax credits;

and created or preserved 1,931 UNITS of affordable rental housing in 35 DEVELOPMENTS.





#### **PROGRAMS**

We work with local communities and teams to promote stable housing opportunities and confront the issues facing low-income residents across Michigan. By assisting those in need with housing, education and community resources we remove barriers for families and individuals working to achieve a better tomorrow.

#### Tax-Exempt and Taxable Bond Lending Programs

MSHDA offers tax-exempt and taxable bond loans to for-profit and nonprofit developers for the construction or rehabilitation of rental developments between 24 and 150 units. MSHDA also provides tax-exempt and taxable bond loans for the preservation of federally assisted rental housing. The Tax-exempt and taxable bond lending programs require that at least 20% of the units serve households with incomes at or below 50% of the area median income, or 40% of the units serve households with incomes at or below 60% of area median income. These programs are designed to be used in conjunction with Low Income Housing Tax Credits.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-6880

#### Low-Income Housing Tax Credit

MSHDA administers the federal Low-Income Housing Tax Credit (LIHTC) program according to a Qualified Allocation Plan (QAP). At a minimum, 20% of units must serve households with incomes at or below 50% of area median income, or 40% of units serve households with incomes at or below 60% of median income.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-6007

#### Predevelopment Loans

The Pre-Development Loan Program (PDL) provides interest-free capital for costs incurred prior to the development of certain housing projects. Applicants must be nonprofit organizations with a current Certificate of Good Standing from the State of Michigan. The loan request must be for a development that will be submitted to the Authority for project financing. Eligible costs include, but are not limited to market feasibility analysis or market studies, environmental testing/assessments, and architectural/engineering design services.

Application fees and pre-development costs incurred by the applicant prior to the submission of the loan application are not eligible.

A cash match of 20% is required, and evidence of the match must be supplied prior to disbursement of loan funds.

FOR MORE INFORMATION 1-855-MI-MSHDA OR CALL 517-241-0453

#### Housing Choice Voucher Program (previously called Section 8)

This program provides federal rent subsidies to participants. MSHDA guidelines require that 80% of the families served at admission to the program must have incomes not exceeding 30% of the area median income (AMI). While 20% of households served may have incomes up to 50% of AMI, MSHDA guidelines require new admissions to have incomes at or below the federal poverty level. Participants find their own housing in private homes and apartment buildings.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-9344 OR 313-456-3540

#### Family Self-Sufficiency (FSS)

MSHDÁ's Family Self-Sufficiency (FSS) program is a voluntary program for Housing Choice Voucher participants who are willing to obtain and maintain employment. FSS participants work one-on-one with a local FSS resource coordinator. The program provides resources to enable participants to break through the barriers to become self-sufficient. The main focus of the program is on employment and improving the family's budgeting and financial skills. If the family's household earned income goes up during their time in the program, the family can escrow money to assist with purchasing a home, paying off debts, purchasing a vehicle, furthering education or other needs.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-9344

#### Key to Own

MSHDA's Key to Own program is a voluntary program for Housing Choice Voucher participants who want to convert their rental voucher to a homeownership voucher. Key to Own participants attend homebuyer education and financial management classes with local MSHDA counselors to become mortgage ready. The program assists the participant with purchasing a home by allowing MSHDA to pay a portion of their mortgage payment. The eligibility requirements for the program include: having a MSHDA Housing Choice Voucher, being employed 30 hours per week earning at least \$15,000 per year or being elderly or disabled. The Key to Own program provides the ability to build equity and stability for our families through homeownership.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-9344

## **RESOURCES**



#### Michigan Housing Locator - www.michiganhousinglocator.com

The Michigan Housing Locator provides free property listings for property owners and e-mail notifications of new listings to renters. The locator is Michigan's primary source for marketing quality rental housing in the state.

#### Affordable Rental Housing Directory - www.michigan.gov/arhd

The directory provides a listing of subsidized housing within the State of Michigan that has received financial assistance from federal, state or local housing agencies.



# DID YOU KNOW: 2015 WITNESSED AN OVERALL **DECLINE IN HOMELESSNESS** STATEWIDE

Total Homeless in Shelters Only	2013	2014	2015	Year to Year Change (14-15)
All Emergency Shelters	3 <i>7</i> ,541	38,719	36,719	-2,280 (7%)
ES & Safe Havens	32,112	33,238	31,363	-1,887 (6%)
Transitional Housing	7,639	7,586	6,785	-804 (12%)

<sup>\*</sup>Information provided by Homeless Management Information System



#### **PROGRAMS**

One of MSHDA's key focus areas is finding housing solutions for those experiencing homelessness and to be a leader in Michigan's efforts to improve the local systems of care for those going through a housing crisis. MSHDA dedicates significant resources each year to provide housing options for those experiencing homelessness.

#### Homeless Grants Program

This program awards federal and MSHDA funding to local units of government and public and private nonprofit agencies with 501(c)(3) status that have at least one year of experience in providing case management, homelessness prevention, shelter operating costs, and rapid rehousing with short-term tenant-based rental assistance specifically targeted to homeless people. Applicant organizations must be actively involved in a recognized continuum of care planning body.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA

#### Housing Choice Voucher Program (Previously called Section 8)

The program provides federal rental assistance to over 27,000 households. MSHDA preferences its vouchers for those experiencing homelessness and partners with local Continuums of Care to populate the Homeless Preference waiting list. Participants find their own housing in private homes and apartment buildings.

FOR MORE INFORMATION CALL 1-855-MI-MSHDA OR 517-373-9344 OR 313-456-3540

## Low-Income Housing Tax Credit—Permanent Supportive Housing Set-aside

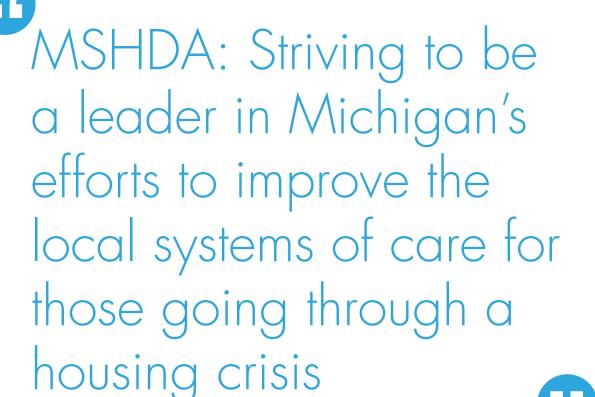
In MSHDA's Qualified Allocation Plan (QAP), 25% of the available 9% housing credits are set-aside for the development of Permanent Supportive Housing. Developments must dedicate at least 25% of their units for households that are experiencing homelessness or the disabled, and partner with local service providers to tailor voluntary supports to help the residents maintain their housing, improve their self-sufficiency and achieve their goals.

#### Michigan Homeless Assistance Advisory Board

MSHDA is the collaborative applicant for the Balance of State Continuum of Care known as the Michigan Homeless Assistance Advisory Board. The Balance of State Continuum of Care applies to HUD each year for over \$9 million in federal funding to assist those experiencing or at risk of homelessness in 59 rural counties in Michigan. The federal funding is used to provide short and long—term housing subsidies and case management for those experiencing homelessness.

#### Michigan Interagency Council on Homelessness

MSHDA is the chair for the Governor's Interagency Council on Homelessness created by Executive Order 2015-02. The Council is made up of eight state departments, a member of the courts, and four representatives of the general public. The Council acts in an advisory capacity to develop statewide homelessness planning and policy resources for the Governor.



Kelly Rose - Chief Housing Solutions Officer; Chair, Michigan Interagency Council on Homelessness Michigan State Housing Development Authority

## **ADVOCACY**



Michigan's Campaign to End Homelessness - www.thecampaigntoendhomlessness.org In 2006, the Governor launched this Campaign, and across Michigan 60 local Continuum of Care Bodies gathered to create their own local 10-year plan that provides focus, coordination and implementation of actions to address homelessness in their community.

#### 2-1-1 services - www.211us.org

2-1-1 allows people to give and get help. The call service connects people to basic needs like food, shelter, and utility assistance as well as mental health resources, employment support and support for children, youth, and families.



## DID YOU KNOW...

In 2015, 1,864 FAMILIES attained the dream of homeownership because of MSHDA's MI First Home mortgage program.





MSHDA's MI First Home program resulted \$139.7M in loans.

Since 2010, Step Forward Michigan provided \$341.7M in assistance to 29,278 households through mortgage, tax, and condo disbursements.



The MI Next Home Mortgage program funded \$7.1 M loans, including MSHDA Down Payment Assistance.



#### **PROGRAMS**

MSHDA's Homeownership Division delivers responsive homeownership products, education and technical assistance that empower our customers and strengthen and sustain Michigan communities. We work with our partners to provide creative solutions that maximize existing resources and preserve homeownership opportunities for future generations.

Down Payment Assistance



The Down Payment Assistance (DPA) program offers up to \$7,500 in a zero-interest loan when used in conjunction with either the MI First Home mortgage or MI Next Home mortgage. Income and purchase price limits apply, borrowers must contribute a minimum of 1% of the sales price (gifts allowed) and must complete a Homebuyer Education course through a MSHDA or HUD approved Housing Education agency in Michigan. A list of experienced MSHDA loan officers is located at the OwnMiHome website.

FOR MORE INFORMATION CALL TOLL-FREE AT 1-844-984-4663 OR VISIT OWNMIHOME.ORG

#### Homeownership Mortgages - MI First Home & MI Next Home

MSHDA offers safe, fixed-rate mortgage loans for the purchase of a new or existing home, multiple-section manufactured home or condominium (income and purchase price limits apply). Applications are made through participating lenders and a list of experienced MSHDA loan officers is located at the OwnMiHome website.

FOR MORE INFORMATION CALL TOLL-FREE AT 1-844-984-4663

#### Mortgage Credit Certificate Program

The Mortgage Credit Certificate (MCC) program is a federal tax credit issued in connection with the purchase of a home. (MCC may not be used with a MSHDA mortgage, Income and purchase price limits apply) Qualified homebuyers can credit 20% of their annual mortgage interest paid against their year-end tax liability. The MCC tax credit is good for the life of the original mortgage provided the home remains the buyer's principal residence. A list of experienced MSHDA/MCC loan officers is located at OwnMiHome.org.

FOR MORE INFORMATION CALL TOLL-FREE AT 1-844-984-4663

#### Housing Education Program

The Housing Education Program (HEP) offers homebuyer education, pre-purchase counseling, financial capability education and foreclosure services, which are provided by MSHDA approved agencies across the state. MSHDA approved agencies can be found at OwnMiHome.org.

FOR MORE INFORMATION CALL 1-844-984-4663 OR VISIT OUR WEBSITE AT OWNMIHOME.ORG



#### Step Forward, Michigan's Hardest Hit Homeowners

This program is operated by Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) in conjunction with MSHDA. Assistance is available for homeowners who are worried about foreclosure or are struggling to keep up with mortgage or property tax payments. Step Forward Michigan has two programs to help homeowners who have either:

- Received unemployment benefits from Michigan's Unemployment Insurance Agency (UIA) in the last 12 months or can document a 20% or greater reduction in gross household income occurring in the last 24 months.
- A qualifying hardship that caused a delinquency on their mortgage, condo association fees, and/ or property taxes. The homeowner must have the necessary income to sustain future payments after delinquent balance(s) have been reinstated.

FOR MORE INFORMATION CALL TOLL-FREE 1-866-946-7432 OR VISIT STEPFORWARDMICHIGAN.ORG

#### **Property Improvement Program**

The Property Improvement Program (PIP) offers 20-year amortized loans that can be used to improve homes in need of repair. The homeowner may make interior or exterior upgrades such as: roof, windows, doors, siding, heating and cooling systems, and kitchens and bath remodels. Income and loan limits apply. Manufactured housing is eligible for improvement. Visit the MSHDA website for a list of participating lenders and current interest rates.

FOR MORE INFORMATION CALL TOLL-FREE AT 1-844-984-4663 OR VISIT WWW.MICHIGAN.GOV/MSHDA

## **RESOURCES**



For Your Protection: Get a Home Inspection - www.michigan.gov/mshda/0,4641,7-141-45866\_45868-177801-,00.html
This document, provided by the U.S. Department of Housing and Urban Development (HUD) provides detailed information about the importance of obtaining a home inspection prior to purchasing your home.

Moving Tips - www.michigan.gov/mshda/0,4641,7-141-45866\_45868-177801-,00.html

Moving is exciting, and a lot of work! This document will help you decide what form of moving works best for your family and help you remember all of the people who need to be notified about your move.



## DID YOU KNOW...



In 2015, historic preservation tax credit projects generated \$258.8 M of investment in Michigan communities.

Michigan has 10,000 properties listed in the National Register of Historic Places and more than 23,000 recorded archaeological sites.



### YOU CAN HELP SAVE THE LIGHTS!

Michigan has more lighthouses than any other state, and these unique structures have come to symbolize the Great Lakes State. The Michigan Lighthouse Assistance Program (MLAP), which is funded through the sale of specialty license plates and is administered by the State Historic Preservation Office (SHPO), helps fund the preservation of these iconic structures.

Since the plate was first made available in 2001, the MLAP has awarded more than \$2 million in grants for lighthouse rehabilitation projects.



FOR MORE INFORMATION VISIT MICHIGAN.GOV/SOS



#### PRESERVING HISTORY - MICHIGAN STATE HISTORIC PRESERVATION OFFICE

The State Historic Preservation Office (SHPO) works with the public, developers, nonprofits and government agencies at all levels to protect archaeological sites and to identify, designate and reinvest in historic properties that define Michigan. Through collaboration, the SHPO helps preserve Michigan's historic places as contributors to vibrant communities.

#### Survey and Planning

Identifying what is historic is the first step in preserving our culture and our state's historic character. Through survey, historic architectural and archaeological sites are identified so that sound judgments can be made for community and project planning. At the local level historic districts can be designated in accordance with the state Local Historic Districts Act, thereby protecting the character of neighborhoods and commercial areas. The SHPO encourages municipalities to consider historic resources when making decisions about new development and the allocation of funding. At the state and federal level, that same survey information is used for planning housing rehabilitations, park improvements, or new highways and other infrastructure improvements. Michigan's current State Historic Preservation Plan, published by the SHPO with input from stakeholders statewide, will guide preservation activities through 2019. Michigan.gov/mihpplan

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/SHPO

#### The National Register of Historic Places

The National Register of Historic Places is the nation's list of historic sites worthy of preservation. Communities celebrate their heritage by seeking recognition of their historic buildings and archaeological sites. National register designation entitles the owners of income-producing properties to apply for Federal Historic Preservation Tax Credits.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/NRHP

#### Federal Historic Preservation Tax Credits

Federal Historic Preservation Tax Credits encourage investment in underutilized and vacant structures. The program provides a credit of up to 20% of rehabilitation costs as an incentive for rehabilitating a historic building used for income-producing purposes. Since 2003, the tax credits have helped generate more than \$2.3 billion in direct investment in Michigan.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT VISIT MICHIGAN.GOV/HPCREDIT

#### Certified Local Government Program

The Certified Local Government Program (CLG) is a partnership between local, state and federal governments focused on promoting historic preservation at the grassroots level. The program is jointly administered by the National Park Service and SHPOs in each state. Communities that successfully apply to become CLGs are eligible to apply to the SHPO for Historic Preservation Fund pass-through grants for the survey and identification of historic properties, feasibility studies and historic structures reports, and rehabilitation, among other opportunities.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/SHPO

#### **Cultural Resource Protection**

Section 106 of the National Historic Preservation Act of 1966 requires federal agencies to determine the impact of federally funded, licensed or permitted projects on historic resources and archaeological sites. The SHPO assists with project planning and consults with the agencies or their designees so that projects can proceed efficiently and in a timely manner, while taking into consideration the preservation of sites that are either eligible for or listed in the National Register of Historic Places.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/SHPOSECTION 106

#### Archaeology

Archaeology focuses on cultural resources that lie underground and are less visible than buildings and structures. Those significant buried resources document approximately 14,000 years of Michigan history. The State Archaeological Site File contains information about more than 22,000 land sites and 1,500 shipwrecks. SHPO archaeologists collaborate with federal, tribal, state and local agencies to protect archaeological sites both on land and underwater. In partnership with the Michigan History Center (DNR), they conduct educational programs for school children and an annual Archaeology Day that attracts hundreds of visitors.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/ARCHAEOLOGY

#### Michigan Lighthouse Assistance Program

The Save Our Lights specialty license plate funds the preservation of lighthouses in the Great Lakes State. Since 2000, the SHPO awarded more than \$2 million to nonprofit organizations and local governments for the rehabilitation of these iconic structures, which have come to symbolize Michigan.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT MICHIGAN.GOV/SAVEOURLIGHTS

## **PARTNERS**



#### National Park Service - www.nps.gov

The National Park Service administers the Federal Historic Preservation Program, which includes the National Register of Historic Places and Federal Historic Preservation Tax Credits.

#### Michigan Historic Preservation Network - www.mhpn.org

The Michigan Historic Preservation Network is the statewide, membership-based, nonprofit organization devoted to education about and advocacy for historic preservation.

#### Michigan History Center - www.michigan.gov/michiganhistory

The Michigan History Center preserves and shares the stories of Michigan through twelve field museums, including the flagship Michigan Historical Museum, the Archives of Michigan, and the Michigan Historical Marker Program.

#### National Trust for Historic Preservation - www.preservationnation.org

The National Trust is a privately funded membership organization that works to save the country's historic resources.



The Michigan State Housing Development Authority mission is to enhance economic and community vitality through housing and historic preservation activities.

#### MICHIGAN.GOV/MSHDA 1-855-MI-MSHDA



#### **QUESTIONS?**

PROVIDING AFFORDABLE HOUSING 1-855-MI-MSHDA FIGHTING HOMELESSNESS 517-373-9344 SUPPORTING HOMEOWNERSHIP 844-984-4663 PRESERVING HISTORY 517-373-1630